**From:** IMARzrBck@aol.com [mailto:IMARzrBck@aol.com]

Sent: Monday, January 23, 2006 12:40 PM

To: Ombudsman Washington

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**Subject:** WalMart Bank Request

A a shareholder in Wal\*Mart I am greatly concerned that WalMart will be denied approval of their proposed bank in Utah. Since competitors Sears and Target have the very same facilities in use, it would be a very biased decision to deny Wal\*Mart the same banking privilege. Such an action against WalMart would be absolutely contrary to our basic Capitalistic Economy practice of fair competition, and a level market playing field for all entities. If Wal\*Mart is denied suck a bank, then all other companies should have to shed their facilities immediately. Fair is fair, and head to head competition is very good for the American public as a whole!

The banking lobby should not decide this issue for you! Thanks for your time and concern.

Claude Harris